

CALIFORNIA DEPARTMENT OF INSURANCE
2010 Homeowners Insurance Survey
Available Credits

The following available credits apply to various alarm systems, as indicated (see footnotes page for other available credits).

Insurance Company	Available Alarm Credits						
	Central Station Burglar Alarm	Local Burglar Alarm	Police Station Burglar Alarm	Central Station Fire Alarm	Local Fire Alarm	Police Station Fire Alarm	Fire Station Reporting Alarm
AAA	2%-4%	1% - 3%	2% - 4%	2% - 4%	1% - 3%	2% - 4%	2% - 4%
Amco	5%	2%	3%	5%	2%	3%	3%
American Modern	5%	2%	5%	5%	2%	5%	5%
American Reliable			5%	5%		5%	
Amica Mutual	5%	2%	3%	5%	2%	3%	3%
Assurant	5%	2%	3%	5%	2%	3%	
Balboa	1.5%		1.5%	5%	2%	5%	5%
California Capital	10%		5%	10%		5%	5%
California Casualty	5%	3%	7% and 10%	5%	2%	7% and 10%	7%
Century-National	5%	2%	3%	5%	2%	3%	3%
Chartis	5% or 6.5%	5% or 6.5%	5% or 6.5%	5% or 6.5%	5% or 6.5%	5% or 6.5%	5% or 6.5%
Chubb/Federal	10%		10%	5%		5%	5%
Civil Service Employees	9%		5%	9%			5%
CSAA	10%	5%	10%	See footnotes	See footnotes	See footnotes	See footnotes
Empire Fire and Marine	5%		3%	5%	2%	3%	3%
Encompass	5%	2%	3%	5%	2%		3%
Farmers/Mid-Century	varies	varies	varies	varies			
Fidelity National	See footnotes	See footnotes	See footnotes	See footnotes	See footnotes	See footnotes	See footnotes
Fireman's Fund	7%	2%	6%	7%	2%	6%	6%
First American Specialty	5%		3%	5%	2%	3%	3%
Foremost	2%			5%			
Grange							
GeoVera							
Hartford Casualty	10%	2%	7%	10%	2%		7%
Homesite	5%		5%	5%		5%	5%
Horace Mann	5%		5%	5%			5%
IDS Property Casualty	7.5%	3%		7.5%			
Kemper	5%	2%	3%	5%	2%	3%	3%
Liberty Mutual Fire	10% - 17%	5% - 11%	10% - 17%	10% - 17%	1% - 17%		10-17%
Mercury	0.02	2%	2%	2%	2%	2%	2%
Metropolitan Direct	10%	5%	10%	10%			10%
Nationwide	5%	2%	3%	0.05	2%	3%	3%
Oregon Mutual	See footnotes	5%	See footnotes	See footnotes	See footnotes	See footnotes	See footnotes
Pacific Property And Casualty	15%	10%	15%	15%		15%	15%

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Pacific Select							
Pacific Specialty	5%		5%	5%		5%	5%
Safeco	10%	5%	6%				
Sequoia	10%	2%	5%	10%	5%	5%	5%
State Farm	10%		10%	10%		10%	10%
Tokio Marine	5%	5%	2%	5%	2%	5%	5%
Topa							
Tower Select	5%	2%	3%	5%	2%	3%	3%
Travelers				Available	Available		Available
Unigard	5%	2%	3%	5%	2%	3%	3%
USAA	12%	2%	10%	12%	2%	10%	10%
Wawanesa	10%		10%	10%	2% - 5%	10%	10%
Western Mutual/ Residence	5%	2%	3%	5%	2%	3%	3%